

**Information to identify the case:**

Debtor 1	<b>Scott R. Clark</b>	Social Security number or ITIN	<b>xxx-xx-2562</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Camille A. Clark</b>	Social Security number or ITIN	<b>xxx-xx-5298</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-70708-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott R. Clark

Camille A. Clark

10/26/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Scott R. Clark  
Camille A. Clark  
DebtorsCase No. 11-70708-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil  
Form ID: 3180WPage 1 of 2  
Total Noticed: 56

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db/jdb +Scott R. Clark, Camille A. Clark, 108 Dixon Avenue, Du Bois, PA 15801-1215  
 cr EMC MORTGAGE, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 cr +JPMORGAN CHASE BANK, N.A., 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Center Attn: Correspondenc,  
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 cr #+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13111422 +Advantage Cash Service, PO BOX 50191, Oklahoma City, OK 73140-5191  
 13111423 +Ameriloan, Post Office Box 111, Miami, OK 74355-0111  
 13111424 +Ameriloan, c/o Pinion North Collections Depart, 2730 San Pedro NE Suite H,  
 Albuquerque, NM 87110-3365  
 13196739 Autovest, L.L.C., PO Box 2247, Southfield, MI 48037-2247  
 13111427 +Certeqy, P.O. Box 30046, Tampa, FL 33630-3046  
 13134483 +Clearfield Bank & Trust Company, PO Box 171, Clearfield, PA 16830-0171  
 13134484 +DJR Group, LLC., 15503 Ventura Blvd., Suite 300, Encino, CA 91436-3127  
 13111432 +Dubois Regional Medical Center, 529 Sunflower Drive, Du Bois, PA 15801-2378  
 13111433 +Emc Mortgage, Po Box 293150, Lewisville, TX 75029-3150  
 13135885 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4-7119, 3415 Vision Drive,  
 Columbus, OH 43219-6009  
 13134486 +Loan Shop Online, 2207 Concord Pike, Wilmington, DE 19803-2908  
 13120412 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego CA 92108-2709  
 13111441 +Midland Credit Mgmt, 2365 Northside Drive, Suite 300, San Diego CA 92108-2709  
 13111442 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
 13111444 +RAB INC, PO BOX 34111, Memphis, TN 38184-0111  
 13111445 +RCS Financial, PO Box 852039, Richardson, TX 75085-2039  
 13111449 +Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364  
 13111450 +Thinkcashfbd, Brandywine Commons 1000 Rocky Run Par, Wilmington, DE 19803-1455  
 13111451 +Tridentasset.Com, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142  
 14310617 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13111452 Usa Credit, Customer Service One Millennium Dri, Uniontown, PA 15401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:28:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr EDI: AIS.COM Oct 27 2016 01:08:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 cr +EDI: PRA.COM Oct 27 2016 01:08:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 cr EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13111425 +EDI: HFC.COM Oct 27 2016 01:13:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 13144508 +EDI: OPHSUBSID.COM Oct 27 2016 01:13:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13111426 EDI: CAPITALONE.COM Oct 27 2016 01:13:00 Capital One, Po Box 85520, Richmond, VA 23285  
 14110918 +E-mail/Text: bankruptcy@consumerportfolio.com Oct 27 2016 01:28:40  
 CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619-7071  
 13111428 +E-mail/Text: BANKRUPTCY@BANKCNB.COM Oct 27 2016 01:29:02 Cnb Bank, 1 S 2nd St,  
 Clearfield, PA 16830-2355  
 13111429 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Oct 27 2016 01:28:47  
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13111430 EDI: DISCOVER.COM Oct 27 2016 01:13:00 Discover, Po Box 15316, Wilmington, DE 19850  
 13138409 EDI: DISCOVER.COM Oct 27 2016 01:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13210457 EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13134485 E-mail/Text: bankruptcynotice@fcbanking.com Oct 27 2016 01:27:49 First Commonwealth Bank,  
 PO Box 400, Indiana, PA 15701  
 13111434 +EDI: RMSC.COM Oct 27 2016 01:13:00 GE Money Bank, PO Box 103104, Roswell, GA 30076-9104  
 13111435 EDI: RMSC.COM Oct 27 2016 01:13:00 Gemb/Jcp, Po Box 984100, El Paso, TX 79998  
 13111436 +EDI: RMSC.COM Oct 27 2016 01:13:00 Gemb/Old Navy, Po Box 981400, El Paso, TX 79998-1400  
 13111437 +EDI: RMSC.COM Oct 27 2016 01:13:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400  
 13211805 EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Granite Recovery LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13111438 +EDI: HFC.COM Oct 27 2016 01:13:00 Hsbc, Po Box 5253, Carol Stream, IL 60197-5253  
 13111439 +EDI: HFC.COM Oct 27 2016 01:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13111440 +EDI: RESURGENT.COM Oct 27 2016 01:13:00 Lvnv Funding Llc, Po Box 740281,  
 Houston, TX 77274-0281  
 13536933 EDI: AIS.COM Oct 27 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 13857214 EDI: PRA.COM Oct 27 2016 01:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541

District/off: 0315-7

User: bsil  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Oct 26, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13111443 E-mail/Text: bankruptcypgl@plaingreenloans.com Oct 27 2016 01:28:52  
Plain Green Customer Support, 93 Mack Road, Suite 600 P.O. Box 255, Box Elder, MT 59521  
13527707 EDI: RECOVERYCORP.COM Oct 27 2016 01:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13111448 EDI: AGFINANCE.COM Oct 27 2016 01:08:00 Springleaf Financial S, 621 W High St,  
Ebensburg, PA 15931  
13111446 +EDI: SEARS.COM Oct 27 2016 01:13:00 Sears / CBSD, PO Box 6189,  
Sioux Falls, SD 57117-6189  
13624466 +EDI: OPHSUBSID.COM Oct 27 2016 01:13:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13111453 +EDI: WFFC.COM Oct 27 2016 01:13:00 Wells Fargo Bank, 1250 Montego Way,  
Walnut Creek, CA 94598-2875

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, National Association, et al...  
13111421 Scott R. Clark and Camille A. Clark  
cr\* Autovest, L.L.C., PO Box 2247, Southfield, MI 48037-2247  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13538041\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13111447\* +Sears/Cbsd, PO Box 6189, Sioux Falls, SD 57117-6189  
13111431 ##+DJR Group, LLC., 2 E Gregory Blvd., Kansas City, MO 64114-1118

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, National Association, et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Camille A. Clark ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Scott R. Clark ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5